

Fill in this information to identify the case:

Debtor 1	Jeffery Lynn Buchanan
Debtor 2	
(Spouse, if filing)	
United States Bankruptcy Court for the: Northern District of Georgia	
(State)	
Case number 18-10201-lrc	

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust National Association, not in its individual capacity but solely as trustee for Dwelling Series III Trust

Court claim no. (if known):

3-2

Last 4 digits of any number you use to identify the debtor's account: 2138

Property Address: 149 Lansdown Dr

Number Street

Griffin, GA 30223

City State Zip Code

Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

MM/ DD /YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: 3/1/22-5/1/22 3@751.45
b. Total fees, charges, expenses, escrow, and cost outstanding: (Notice filed 8/27/2018)
c. **Total.** Add lines a and b.

(a) \$ 2,254.35
(b) \$ 175.00
(c) \$ 2,429.35

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

03 / 01 / 2022

MM/ DD /YYYY

Less Suspense-\$566.15

Total=\$1,863.20

Debtor 1

Jeffery Lynn Buchanan

Case Number (if known)

18-10201-lrc

First Name

Middle Name

Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Laura A. Grifka
Signature

Date 05/20/2022

Print: Laura A. Grifka, Bar No. GBN 312055 Title Bankruptcy Attorney
First name Middle Name Last name

Company MCMICHAEL TAYLOR GRAY, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 3550 Engineering Drive, Suite 260
Number Street

Peachtree Corners, GA 30092
City State Zip Code

Contact phone 404-474-7149 Email: lgrifka@mtglaw.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing in the above captioned case was this day served upon the below named persons by either United States Mail or Electronic Mail at the addresses shown below:

Via U.S. Mail

Jeffery Lynn Buchanan
149 Lansdowne Drive
Griffin, GA 30223

Via CM/ECF electronic service:

Alex M Vansaghi
Vansaghi & Associates, LLC
P. O. Box 3426
McDonough, GA 30253

Melissa J. Davey
Standing Chapter 13 Trustee
Suite 2250
233 Peachtree Street, NE
Atlanta, GA 30303

Dated: May 20, 2022

By: /s/ Laura A. Grifka
Laura A. Grifka, GBN 312055

MCMICHAEL TAYLOR GRAY, LLC
Attorney for Creditor
3550 Engineering Drive, Suite 260
Peachtree Corners, GA 30092
Telephone: 404-474-7149
Facsimile: 404-745-8121
E-mail: lgrifka@mtglaw.com
MTG File No.: 21-000212-03



Loan#	[REDACTED]
Borrower:	Buchanan
Date Filed:	2/2/2018
BK Case #	18-10201
First Post Petition Due Date:	3/1/2018
POC covers:	8/1/16 - 2/1/18
MOD EFFECTIVE DATE:	

Date	Amount Recvd	Payment Type	Post Petition Due Date	Contractual Due Date	Amount Due	Over/Shortage	Suspense Credit	Suspense Debit	Susp Balance	APO DATE PAID
Beginning Suspense Balance					\$0.00				\$0.00	
2/16/2018	\$750.00	Post	3/1/18	8/1/16	\$732.85	\$17.15	\$17.15		\$17.15	
3/14/2018	\$750.00	post	4/1/18	9/1/16	\$732.85	\$17.15	\$17.15		\$34.30	
4/10/2018	\$750.00	Post	5/1/18	10/1/16	\$732.85	\$17.15	\$17.15		\$51.45	
5/23/2018	\$750.00	Post	6/1/18	11/1/16	\$732.85	\$17.15	\$17.15		\$68.60	
6/21/2018	\$750.00	Post	7/1/18	12/1/16	\$732.85	\$17.15	\$17.15		\$85.75	
7/28/2018	\$750.00	Post	8/1/18	1/1/17	\$732.85	\$17.15	\$17.15		\$102.90	
8/8/2018		Pre	Trustee			\$0.00				\$102.90
8/9/2018		Pre	contractual applied	2/1/17		\$0.00				\$102.90
8/28/2018	\$750.00	Post	9/1/18	3/1/17	\$732.85	\$17.15	\$17.15		\$120.05	
9/10/2018		pre	Trustee			\$0.00				\$120.05
10/11/2018	\$750.00	Post	10/1/18	4/1/17	\$732.85	\$17.15	\$17.15		\$137.20	
10/17/2018		Pre	Trustee			\$0.00				\$137.20
11/2/2018	\$750.00	Post	11/1/18	5/1/17	\$732.85	\$17.15	\$17.15		\$154.35	
12/24/2018	\$750.00	Post	12/1/18	6/1/17	\$732.85	\$17.15	\$17.15		\$171.50	
2/6/2019	\$750.00	Post	1/1/19	7/1/17	\$732.85	\$17.15	\$17.15		\$188.65	
2/8/2019		Pre	Trustee			\$0.00				\$188.65
2/19/2019		Pre	Trustee			\$0.00				\$188.65
3/20/2019		Pre	Trustee			\$0.00				\$188.65
4/1/2019	\$750.00	Post	2/1/19	8/1/17	\$732.85	\$17.15	\$17.15		\$205.80	
4/9/2019	\$750.00	Post	3/1/19	9/1/17	\$732.85	\$17.15	\$17.15		\$222.95	
						\$0.00				\$222.95
4/9/2019		Pre	Trustee			\$0.00				\$222.95
4/18/2019		PRE	Trustee			\$0.00				\$222.95
4/30/2019	\$750.00	Post	4/1/19	10/1/17	\$732.85	\$17.15	\$17.15		\$240.10	
5/13/2019		Pre	Trustee			\$0.00				\$240.10
5/31/2019	\$750.00	Post	5/1/19	11/1/17	\$732.85	\$17.15	\$17.15		\$257.25	
6/14/2019		Pre	Trustee			\$0.00				\$257.25
6/14/2019		Pre	contractual applied	12/1/17		\$0.00				\$257.25
6/14/2019		Pre	contractual applied	1/1/18		\$0.00				\$257.25
7/2/2019	\$800.00	Post	6/1/19	2/1/18	\$732.85	\$67.15	\$67.15		\$324.40	
7/15/2019		Pre	Trustee			\$0.00				\$324.40
8/7/2019		Pre	Trustee			\$0.00				\$324.40
9/10/2019		Pre	Trustee			\$0.00				\$324.40
9/10/2019		Pre	contractual applied	3/1/18		\$0.00				\$324.40
			APO entered for 7/1/19 to 9/1/19 + \$1031 MFR fees/costs less \$324.40 suspense. Total \$2920.63			\$0.00		\$324.40		\$0.00
10/3/2019	\$2,920.63	Post	APO pmt			\$2,920.63				\$0.00
10/3/2019		Post	APO applied	4/1/18		\$0.00				\$0.00
10/3/2019		Post	APO applied	5/1/18		\$0.00				\$0.00

10/3/2019		Post	APO applied	6/1/18		\$0.00			\$0.00	9/1/2019
10/8/2019		Pre	Trustee			\$0.00			\$0.00	
10/17/2019		Post	applied to corp adv			\$0.00			\$0.00	
10/28/2019	\$800.00	Post	10/1/19	7/1/18	\$740.59	\$59.41	\$59.41		\$59.41	
11/12/2019		Pre	Trustee			\$0.00			\$59.41	
11/12/2019		Pre	contractual applied	8/1/18		\$0.00			\$59.41	
11/25/2019	\$800.00	Post	11/1/19	9/1/18	\$740.59	\$59.41	\$59.41		\$118.82	
12/10/2019		Pre	Trustee			\$0.00			\$118.82	
12/10/2019		Pre	contractual applied	10/1/18		\$0.00			\$118.82	
12/16/2019	\$800.00	Post	12/1/19	11/1/18	\$740.59	\$59.41	\$59.41		\$178.23	
1/8/2020		Pre	Trustee			\$0.00			\$178.23	
1/21/2020	\$800.00	Post	1/1/20	12/1/18	\$740.59	\$59.41	\$59.41		\$237.64	
2/11/2020		Pre	Trustee			\$0.00			\$237.64	
2/11/2020		Pre	contractual applied	1/1/19		\$0.00			\$237.64	
2/13/2020	\$850.00	Post	2/1/20	2/1/19	\$740.59	\$109.41	\$109.41		\$347.05	
3/11/2020		Pre	Trustee			\$0.00			\$347.05	
3/12/2020	\$850.00	Post	3/1/20	3/1/19	\$740.59	\$109.41	\$109.41		\$456.46	
4/3/2020		Pre	Trustee			\$0.00			\$456.46	
4/14/2020	\$850.00	Post	4/1/20	4/1/19	\$740.59	\$109.41	\$109.41		\$565.87	
5/7/2020		Pre	Trustee			\$0.00			\$565.87	
5/7/2020		Pre	contractual applied	5/1/19		\$0.00			\$565.87	
5/18/2020	\$900.00	Post	5/1/20	6/1/19	\$740.59	\$159.41	\$159.41		\$725.28	
6/9/2020		Pre	Trustee			\$0.00			\$725.28	
6/19/2020	\$900.00	Post	6/1/20	7/1/19	\$740.59	\$159.41	\$159.41		\$884.69	
6/19/2020		Post	7/1/20	8/1/19	\$740.59	-\$740.59		\$740.59	\$144.10	
7/7/2020		Pre	Trustee			\$0.00			\$144.10	
7/9/2020	\$900.00	Post	8/1/20	9/1/19	\$743.15	\$156.85	\$156.85		\$300.95	
8/11/2020		PRE	Trustee			\$0.00			\$300.95	
8/20/2020	\$800.00	Post	9/1/20	10/1/19	\$743.15	\$56.85	\$56.85		\$357.80	
9/8/2020		Pre	Trustee			\$0.00			\$357.80	
9/22/2020	\$800.00	post	10/1/20	11/1/19	\$743.15	\$56.85	\$56.85		\$414.65	
10/6/2020		PRE	Trustee			\$0.00			\$414.65	
10/29/2020	\$800.00	Post	11/1/20	12/1/19	\$743.15	\$56.85	\$56.85		\$471.50	
11/10/2020		Pre	Trustee			\$0.00			\$471.50	
11/10/2020		Pre	contractual applied	1/1/20		\$0.00			\$471.50	
11/10/2020		Pre	contractual applied	2/1/20		\$0.00			\$471.50	
11/10/2020		Pre	contractual applied	3/1/20		\$0.00			\$471.50	
11/20/2020	\$850.00	Post	12/1/20	4/1/20	\$743.15	\$106.85	\$106.85		\$578.35	
12/10/2020		Pre	Trustee			\$0.00			\$578.35	
12/10/2020		PRE	applied to escrow			\$0.00			\$578.35	
12/28/2020	\$850.00	Post	1/1/21	5/1/20	\$743.15	\$106.85	\$106.85		\$685.20	
1/14/2021		Pre	Trustee			\$0.00			\$685.20	
1/14/2021		Pre	applied to escrow			\$0.00			\$685.20	
1/22/2021	\$850.00	Post	2/1/21	6/1/20	\$743.15	\$106.85	\$106.85		\$792.05	
1/22/2021		Post	3/1/21	7/1/20	\$743.15	-\$743.15		\$743.15	\$48.90	
2/6/2021		Pre	Trustee			\$0.00			\$48.90	
2/6/2021		Pre	applied to escrow			\$0.00			\$48.90	
2/22/2021	\$850.00	Post	4/1/21	8/1/20	\$743.15	\$106.85	\$106.85		\$155.75	
3/13/2021		Pre	Trustee			\$0.00			\$155.75	
3/13/2021		Pre	applied to escrow			\$0.00			\$155.75	
3/25/2021	\$900.00	Post	5/1/21	9/1/20	\$743.15	\$156.85	\$156.85		\$312.60	
4/7/2021		Pre	Trustee			\$0.00			\$312.60	
4/7/2021		Pre	applied to escrow			\$0.00			\$312.60	
4/15/2021	\$850.00	Post	6/1/21	10/1/20	\$743.15	\$106.85	\$106.85		\$419.45	
5/7/2021		Pre	Trustee			\$0.00			\$419.45	
5/7/2021		Pre	applied to escrow			\$0.00			\$419.45	
5/20/2021	\$850.00	Post	7/1/21	11/1/20	\$743.15	\$106.85	\$106.85		\$526.30	
6/11/2021		Pre	Trustee			\$0.00			\$526.30	

6/11/2021		Pre	applied to escrow		\$0.00				\$526.30
6/17/2021	\$850.00	Post	8/1/21	12/1/20	\$751.45	\$98.55	\$98.55		\$624.85
7/13/2021		Pre	Trustee			\$0.00			\$624.85
7/13/2021		Pre	applied to escrow			\$0.00			\$624.85
7/20/2021	\$850.00	Post	9/1/21	1/1/21	\$751.45	\$98.55	\$98.55		\$723.40
8/9/2021		Pre	Trustee			\$0.00			\$723.40
8/9/2021		Pre	applied to escrow			\$0.00			\$723.40
8/13/2021	\$900.00	Post	10/1/21	2/1/21	\$751.45	\$148.55	\$148.55		\$871.95
8/13/2021		Post	11/1/21	3/1/21	\$751.45	-\$751.45		\$751.45	\$120.50
8/13/2021		Pre	contractual applied	4/1/21					\$120.50
8/13/2021		Pre	contractual applied	5/1/21					\$120.50
8/13/2021		Pre	contractual applied	6/1/21					\$120.50
8/13/2021		Pre	contractual applied	7/1/21					\$120.50
8/13/2021		Pre	contractual applied	8/1/21					\$120.50
9/23/2021		Pre	Trustee			\$0.00			\$120.50
9/30/2021		Pre	contractual applied	9/1/21		\$0.00			\$120.50
10/8/2021	\$900.00	Post	12/1/21	10/1/21	\$751.45	\$148.55	\$148.55		\$269.05
10/29/2021		Pre	Trustee			\$0.00			\$269.05
11/5/2021	\$900.00	Post	1/1/22	11/1/21	\$751.45	\$148.55	\$148.55		\$417.60
11/9/2021		Pre	Trustee			\$0.00			\$417.60
12/1/2021	\$900.00	Post	2/1/22	12/1/21	\$751.45	\$148.55	\$148.55		\$566.15
12/7/2021		Pre	Trustee			\$0.00			\$566.15
12/8/2021		Pre	contractual applied	1/1/22		\$0.00			\$566.15
12/8/2021		Pre	applied to escrow			\$0.00			\$566.15
1/13/2021		PRE	Trustee			\$0.00			\$566.15
		pre	contractual applied	2/1/22		\$0.00			\$566.15
2/10/2022	\$382.65	Pre				\$382.65			\$566.15
3/11/2022	\$457.62	Pre				\$457.62			\$566.15
4/20/2022	\$53.11	pre				\$53.11			\$566.15
DUE			3/1/22	3/1/22	\$751.45	-\$751.45			\$566.15
DUE			4/1/22	4/1/22	\$751.45	-\$751.45			\$566.15
DUE			5/1/22	5/1/22	\$751.45	-\$751.45			\$566.15